Case:18-41804-F.IC Doc#:49 Filed:05/07/19 Entered:05/07/19 16:04:24 Page: 1 of 13 Fill in this information to identify your case and this filing: Debtor 1 Michael A Hancock Middle Name Last Name First Name Debtor 2 Michelle L Hancock (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: SOUTHERN DISTRICT OF GEORGIA Case number 18-41804 Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? ☐ No. Go to Part 2. Yes. Where is the property? What is the property? Check all that apply 1.1 60 Evergreen Oak Drive Single-family home Do not deduct secured claims or exemptions. Put Street address, if available, or other description the amount of any secured claims on Schedule D: Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative ■ Manufactured or mobile home Current value of the Current value of the **Richmond Hill** 31324-0000 ■ Land GA entire property? portion you own? City ZIP Code ☐ Investment property \$212,000.00 \$212,000.00 State ☐ Timeshare Describe the nature of your ownership interest ☐ Other (such as fee simple, tenancy by the entireties, or Who has an interest in the property? Check one a life estate), if known.

☐ Debtor 1 only

☐ Debtor 2 only

Debtor 1 and Debtor 2 only

property identification number:

At least one of the debtors and another

Other information you wish to add about this item, such as local

RESIDENCE

(see instructions)

Check if this is community property

Official Form 106A/B Schedule A/B: Property page 1

Bryan

County

Doc#:49 Filed:05/07/19 Entered:05/07/19 16:04:24 Page: 2 of 13 Debtor 18-41804 Debtor 2 Michelle L Hancock Case number (if known) If you own or have more than one, list here: 1.2 What is the property? Check all that apply 1294 Lake Drive □ Single-family home Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Street address, if available, or other description Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative Manufactured or mobile home Current value of the Current value of the 31320-0000 Midway GA Land entire property? portion you own? \$80,000.00 \$80,000.00 City State ZIP Code Investment property Timeshare Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one ☐ Debtor 1 only Liberty ☐ Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: 13 What is the property? Check all that apply TIMESHARE ☐ Single-family home Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Street address, if available, or other description ■ Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative Manufactured or mobile home Current value of the Current value of the Land entire property? portion you own? City State ZIP Code ■ Investment property \$0.00 \$0.00 Timeshare Describe the nature of your ownership interest □ Other (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one ☐ Debtor 1 only

Other information you wish to add about this item, such as local property identification number:

At least one of the debtors and another

Debtor 1 and Debtor 2 only

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

Debtor 2 only

\$292,000.00

Check if this is community property

(see instructions)

Part 2: Describe Your Vehicles

County

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 2

Official Form 106A/B Schedule A/B: Property page 3

☐ Yes. Describe.....

Debtor 1	Case: 18-4180 Michael A Ha	ncock	Doc#:49	Filed:05/07/	19 Entered:05/07/		
Debtor 2	Michelle L Ha	incock			Case	number (if known)	18-41804
Exam ■ No	other collection		aintings, prints, abilia, collectible		oks, pictures, or other art ob	jects; stamp, coin,	or baseball card collections;
	musical instrur	raphic, exe	ercise, and other	r hobby equipment;	bicycles, pool tables, golf cl	ubs, skis; canoes a	and kayaks; carpentry tools;
☐ Ye	s. Describe						
☐ No	mples: Pistols, rifles,	shotguns,	ammunition, an	nd related equipmen	t		
_ 10.	_						
		2 HAND	GUNS				\$600.00
□ No	mples: Everyday clot	thes, furs, l	eather coats, de	esigner wear, shoes	, accessories		
]	CLOTHIN	NG				\$250.00
	ı						
■ No	mples: Everyday jew	elry, costui	me jewelry, eng	agement rings, wed	ding rings, heirloom jewelry,	, watches, gems, g	old, silver
-	farm animals mples: Dogs, cats, b	irds, horses	6				
■ Ye	s. Describe						
		BASSET CAT	T HOUND AN	ID			\$0.00
14. Any €	-	househol	d items you di	d not already list, i	ncluding any health aids y	ou did not list	
☐ Ye	s. Give specific info	rmation					
	d the dollar value o Part 3. Write that n				ny entries for pages you h	ave attached	\$3,800.00
Part 4:	Describe Your Financi	ial Assets					
Do you	own or have any le	gal or equi	itable interest i	in any of the follow	ring?		Current value of the portion you own? Do not deduct secured claims or exemptions.
☐ No	mples: Money you ha	-			osit box, and on hand when	you file your petition	on
						ash	\$800.00

Case: 18-41 Debtor 1 Michael A Debtor 2 Michelle L		(Case number (if known)	18-41804
			unts; certificates of deposit; shares in credit unions, brokerage ho with the same institution, list each.	uses, and other similar
Yes			Institution name:	
	17.1.	CHECKING	SOUTH STATE BANK	\$200.00
	17.2.	SAVINGS	SOUTH STATE BANK	\$128.00
	17.3.	CHECKING	NAVY FEDERAL CREDIT UNION	\$38.00
18. Bonds, mutual funds Examples: Bond fund■ No	s, or public ds, investm	cly traded stocks ent accounts with bro	kerage firms, money market accounts	
joint venture	stock and	Institution or issuer r	name: orated and unincorporated businesses, including an interest i	n an LLC, partnership, and
19. Non-publicly traded	information	interests in incorpo	orated and unincorporated businesses, including an interest i	n an LLC, partnership, and
 19. Non-publicly traded joint venture ■ No □ Yes. Give specific in the properties of the pro	information Na rporate bo nts include a uments are	interests in incorporation about themme of entity: nds and other negotive personal checks, cash those you cannot train	orated and unincorporated businesses, including an interest i	n an LLC, partnership, and
19. Non-publicly traded joint venture ■ No □ Yes. Give specific in the large of t	information Na rporate bo nts include uments are information Iss	interests in incorporate about themme of entity: nds and other negority personal checks, cash those you cannot train about them ouer name:	wrated and unincorporated businesses, including an interest in the second secon	
19. Non-publicly traded joint venture ■ No □ Yes. Give specific in the large of t	information Na rporate bo Its include Imments are Information Iss In accoun IRA, ERI Intuiting the separa	interests in incorporate about themme of entity: nds and other negorithms personal checks, cast those you cannot train about them tuer name: ts SA, Keogh, 401(k), 46	wrated and unincorporated businesses, including an interest in the second state of the	
19. Non-publicly traded joint venture No Yes. Give specific in the local point venture No. Covernment and continuous instrument Non-negotiable i	information Na rporate bo Its include Imments are Information Iss In accoun IRA, ERI Intuiting the separa	interests in incorporate about themme of entity: nds and other negorithms personal checks, cash those you cannot train about them ouer name: ts SA, Keogh, 401(k), 46 tely.	wrated and unincorporated businesses, including an interest in the state of the sta	
19. Non-publicly traded joint venture No Yes. Give specific in Negotiable instrumer Non-negotiable instrumer Non-segotiable instrumer Non-segot	information Na rporate bo Its include Imments are Information Iss In accoun IRA, ERI Intuiting the separa	interests in incorporate about themme of entity: nds and other negorithms personal checks, cash those you cannot train about them ouer name: ts SA, Keogh, 401(k), 46 tely.	wrated and unincorporated businesses, including an interest in the state of the sta	ans
19. Non-publicly traded joint venture No Yes. Give specific in Negotiable instrumer Non-negotiable instrumer Non-negotia	information Na rporate bo nts include nments are nformation lss on accoun n IRA, ERI unt separa Type dd prepayn sed deposi	about themme of entity: Inds and other negotive personal checks, cast those you cannot train about them suer name: Its SA, Keogh, 401(k), 40 tely. of account:	wrated and unincorporated businesses, including an interest in the structure of the structu	ans \$30,000.00 \$15,000.00

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No Issuer name and description. ☐ Yes.....

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

_	Ca ebtor 1 ebtor 2	Se:18-418 Michael A I Michelle L I	lancock	Doc#:49	Filed:05/07/19	Entered:05/07/19 16:04:24 Case number (if known)	40.44004
25.	Trusts,	equitable or f	uture interes	ts in property (other than anything li	sted in line 1), and rights or powers ex	ercisable for your benefit
	■ No	05	Camara Camara II	and the same			
	⊔ Yes.	Give specific ir	itormation abo	out tnem			
26.					and other intellectual peeds from royalties and		
	☐ Yes.	Give specific in	formation abo	out them			
27.	Examp. ■ No	les: Building pe	rmits, exclusi	·		oldings, liquor licenses, professional licen	ses
	☐ Yes.	Give specific ir	formation abo	out them			
M	oney or p	property owed	to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	_	unds owed to	you				
	■ No □ Yes. 0	Give specific in	formation abo	ut them, includi	ing whether you already	filed the returns and the tax years	
29.	■ No			imony, spousal	support, child support,	maintenance, divorce settlement, propert	y settlement
30.	Examp. ■ No		ges, disability npaid loans y			s, sick pay, vacation pay, workers' compe	ensation, Social Security
24							
31.		ts in insurance les: Health, dis	•	nsurance; healt	th savings account (HS/	A); credit, homeowner's, or renter's insura	ance
		Name the insur	•	y of each policy any name:	and list its value.	Beneficiary:	Surrender or refund value:
32.	If you a someon		ary of a living		meone who has died oceeds from a life insur	ance policy, or are currently entitled to red	ceive property because
33.	Claims Examp	against third	parties, whet		have filed a lawsuit o	r made a demand for payment sue	
	■ No □ Yes.	Describe each	claim				
34.	Other c	ontingent and	unliquidated	d claims of eve	ery nature, including c	ounterclaims of the debtor and rights t	o set off claims
	■ No □ Yes.	Describe each	claim				
35.	Any fina	ancial assets	ou did not a	Iready list			
	■ No	Give specific in		•			

Official Form 106A/B Schedule A/B: Property page 6

Case:18-41804-EJC Debtor 1 Michael A Hancock Debtor 2 Michelle L Hancock Case number (if known)	40.44004
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	\$46,166.00
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property? ■ No. Go to Part 6. □ Yes. Go to line 38.	
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? ■ No. Go to Part 7. □ Yes. Go to line 47. 	
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No □ Yes. Give specific information	
54. Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00

54 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$292,000.00 56. Part 2: Total vehicles, line 5 \$27,625.00 57. Part 3: Total personal and household items, line 15 \$3,800.00 58. Part 4: Total financial assets, line 36 \$46,166.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... Copy personal property total \$77,591.00 \$77,591.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$369,591.00

Official Form 106A/B Schedule A/B: Property page 7

United States Bankruptcy Court Southern District of Georgia

In re	Michelle L Hancock		Case No.	18-41804
		Debtor(s)	Chapter	7

AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing, consisting of $\underline{}$ page(s), and that they are true and correct to the best of my knowledge, information, and belief.

Date	May 7, 2019	Signature	/s/ Michael A Hancock	
			Michael A Hancock	
			Debtor	
Date	May 7, 2019	Signature	/s/ Michelle L Hancock	
			Michelle L Hancock	
			Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case:18-41804-EJC Doc#:49 Filed:05/07/19 Entered:05/07/19 16:04:24 Page:9 of 13

United States Bankruptcy Court Southern District of Georgia

In re	Michael A Hancock Michelle L Hancock		Case No.	18-41804
		Debtor(s)	Chapter	7

CERTIFICATE OF SERVICE

I hereby certify that on <u>May 7, 2019</u>, a copy of <u>Amended Schedule A/B</u> was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

WENDY A. OWENS CHAPTER 7 TRUSTEE P.O. BOX 8846 SAVANNAH, GA 31412

MATTHEW E. MILLS ASST U S TRUSTEE 2 E. BRYAN STREET SUITE 725 SAVANNAH, GA 31401

/s/ BARBARA B. BRAZIEL

BARBARA B. BRAZIEL BARBARA B. BRAZIEL 6555 ABERCORN ST. SUITE 105 SAVANNAH, GA 31405 912-351-9000Fax:912-692-0768 bwbraziel@bellsouth.net

Case:18-41804-F.IC Doc#:49 Filed:05/07/19 Entered:05/07/19 16:04:24 Page:10 of 13 Fill in this information to identify your case: Debtor 1 Michael A Hancock Middle Name Last Name First Name Debtor 2 Michelle L Hancock (Spouse if, filing) First Name Middle Name Last Name SOUTHERN DISTRICT OF GEORGIA United States Bankruptcy Court for the: Case number 18-41804 (if known) Check if this is an amended filing Official Form 106C Schedule C: The Property You Claim as Exempt 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B 60 Evergreen Oak Drive Richmond O.C.G.A. § 44-13-100(a)(1) \$212,000.00 \$22,706.00 Hill, GA 31324 Bryan County Line from Schedule A/B: 1.1 100% of fair market value, up to any applicable statutory limit

1294 Lake Drive Midway, GA 31320 O.C.G.A. § 44-13-100(a)(6) \$80.000.00 \$12,000.00 **Liberty County** Line from Schedule A/B: 1.2 100% of fair market value, up to any applicable statutory limit O.C.G.A. § 44-13-100(a)(4) **BIG SCREEN TV-300.00, SOFA** \$2,950.00 \$2,950.00 SECTIONAL-600.00, LAMPS -50.00, **TABLE AND CHAIRS-300.00** 100% of fair market value, up to **REFRIDGERATOR-300.00, WASHER** any applicable statutory limit AND DRYER-500.00, PUSH MOWER-100.00, BED AND CHEST-200.00, TV-100.00, BED AND DRESSER-150.00, TV- 100.00, BED AND DRESSER- 150.00, TV-100.00 Line from Schedule A/B: 6.1

Official Form 106C

2 HANDGUNS

Line from Schedule A/B: 10.1

\$600.00

O.C.G.A. § 44-13-100(a)(4)

\$600.00

100% of fair market value, up to any applicable statutory limit

Case:18-41804-EJC Doc#:49 Filed:05/07/19 Entered:05/07/19 16:04:24 Page:11 of 13

Debtor 2 Michelle L Hancock			Case number (if known)	18-41804	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own		ount of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
CLOTHING Line from Schedule A/B: 11.1	\$250.00		\$250.00	O.C.G.A. § 44-13-100(a)(4)	
Line from Gonedate / V.Z. Tim			100% of fair market value, up to any applicable statutory limit		
Cash Line from Schedule A/B: 16.1	\$800.00		\$800.00	O.C.G.A. § 44-13-100(a)(6)	
Line from Schedule A/B. 19.1			100% of fair market value, up to any applicable statutory limit		
CHECKING: SOUTH STATE BANK Line from Schedule A/B: 17.1	\$200.00		\$200.00	O.C.G.A. § 44-13-100(a)(6)	
Line from Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit		
SAVINGS: SOUTH STATE BANK Line from Schedule A/B: 17.2	\$128.00		\$128.00	O.C.G.A. § 44-13-100(a)(6)	
Line from Schedule A/B. 11.2			100% of fair market value, up to any applicable statutory limit		
CHECKING: NAVY FEDERAL CREDIT	\$38.00		\$38.00	O.C.G.A. § 44-13-100(a)(6)	
Line from Schedule A/B: 17.3			100% of fair market value, up to any applicable statutory limit		
TEACHERS RETIREMENT Line from Schedule A/B: 21.1	\$30,000.00		\$30,000.00	O.C.G.A. § 44-13-100(a)(2.1)	
Line IIom Schedule A/B. 21.1			100% of fair market value, up to any applicable statutory limit		
TEACHERS RETIREMENT Line from Schedule A/B: 21.2	\$15,000.00		\$15,000.00	O.C.G.A. § 44-13-100(a)(2.1)	
Line from Schedule A/B. 21.2			100% of fair market value, up to any applicable statutory limit		
 Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every 3 No 			iled on or after the date of adjustmer	nt.)	
Yes. Did you acquire the property covere	ed by the exemption w	ithin 1	,215 days before you filed this case	?	
□ No □ Yes					

United States Bankruptcy Court Southern District of Georgia

In re	Michael A Hancock Michelle L Hancock		Case No.	18-41804
		Debtor(s)	Chapter	7

AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing, consisting of $\underline{}$ page(s), and that they are true and correct to the best of my knowledge, information, and belief.

Date	May 7, 2019	Signature	/s/ Michael A Hancock	
			Michael A Hancock	
			Debtor	
Date	May 7, 2019	Signature	/s/ Michelle L Hancock	
			Michelle L Hancock	
			Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case:18-41804-EJC Doc#:49 Filed:05/07/19 Entered:05/07/19 16:04:24 Page:13 of 13

United States Bankruptcy Court Southern District of Georgia

In re	Michael A Hancock Michelle L Hancock		Case No.	18-41804
		Debtor(s)	Chapter	7

CERTIFICATE OF SERVICE

I hereby certify that on <u>May 7, 2019</u>, a copy of <u>Amended Schedule C</u> was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

WENDY A. OWENS CHAPTER 7 TRUSTEE P.O. BOX 8846 SAVANNAH, GA 31412

MATTHEW E. MILLS ASST U S TRUSTEE 2 E. BRYAN STREET SUITE 725 SAVANNAH, GA 31401

/s/ BARBARA B. BRAZIEL

BARBARA B. BRAZIEL BARBARA B. BRAZIEL 6555 ABERCORN ST. SUITE 105 SAVANNAH, GA 31405 912-351-9000Fax:912-692-0768 bwbraziel@bellsouth.net